

**Fill in this information to identify the case:**Debtor 1 Douglas Van WoertDebtor 2 Elizabeth Van Woert  
(Spouse, if filing)United States Bankruptcy Court for the: EASTERN DISTRICT OF PENNSYLVANIACase number 19-13682**Official Form 410S1****Notice of Mortgage Payment Change**

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

**Name of creditor:** The Bank of New York Mellon Fka The Bank Of New York Successor Indenture Trustee To Jpmorgan Chase Bank, N.A., As Indenture Trustee On Behalf Of The Noteholders Of The Cwheq Inc., Cwheq Revolving Home Equity Loan Trust, Series 2005-B

**Court claim no.** (if known): \_\_\_\_\_

**Date of payment change:**

Must be at least 21 days after date of this notice

07/25/2019

**Last 4 digits** of any number you use to identify the debtor's account: \_\_\_\_\_

9265**New total payment:**

Principal, interest, and escrow, if any

\$ 788.68**Part 1: Escrow Account Payment Adjustment****1. Will there be a change in the debtor's escrow account payment?**☐ No

☐ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: \_\_\_\_\_

Current escrow payment: \$ \_\_\_\_\_

New escrow payment: \$ \_\_\_\_\_

**Part 2: Mortgage Payment Adjustment****2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**☐ No

☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: \_\_\_\_\_

Current interest rate: \_\_\_\_\_ %

New interest rate: \_\_\_\_\_ %

Current principal and interest payment: \$ \_\_\_\_\_

New principal and interest payment: \$ \_\_\_\_\_

**Part 3: Other Payment Change****3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**☐ No

☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: NUMBER OF DAYS IN BILLING CYCLE HAS CHANGEDCurrent mortgage payment: \$ 800.48New mortgage payment: \$ 788.68

Debtor 1 Douglas Van Woert Case number (if known) 19-13682  
First Name Middle Name Last Name

**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.



I am the creditor.



I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.**

**X**

/s/ Melody A. Snow

Date 07/03/2019

Signature

Print:

Melody A. Snow

Title

Assistant Vice President

Company

Bank of America

Address

16001 N. Dallas

Number

Street

Pkwy Addison, TX 75001

City

State

ZIP Code

Contact phone

(214) 209-8370

Email

melody.snow@BofA.com

UNITED STATES BANKRUPTCY COURT

EASTERN DISTRICT OF PENNSYLVANIA ( PHILADELPHIA DIVISION)

Chapter: 13 No. 19-13682

In re:

Judge: MAGDELINE D. COLEMAN

Douglas Van Woert

Elizabeth Van Woert

Debtor(s).

**CERTIFICATE OF SERVICE**

I hereby certify that on 07/03/2019, I have served a copy of this Notice and all attachments to the following by U.S. Mail, postage pre-paid, or via filing with the US Bankruptcy Court's CM ECF system.

By U.S. Postal Service First Class Mail Postage Prepaid:

Debtor: Douglas Van Woert  
110 Sebastian Dr  
Oxford, PA 19363-1128

Co-Debtor: Elizabeth Van Woert  
110 Sebastian Dr  
Oxford, PA 19363-1128

Debtor's Attorney: JAY G. FISCHER  
342 E Lancaster Ave  
Downingtown, PA 19335-2946

Trustee: WILLIAM C. MILLER, ESQ.  
PO Box 1229  
Philadelphia, PA 19105-1229

/s/ Irene Zhao

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(as Authorized Agent for Bank of America N.A.)  
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izhao@lciinc.com